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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re application of: Davis et al.

Application No.: 09/359,083 ✓

Filed: July 22, 1999

Title: INTERNET PAYMENT,  
AUTHENTICATION AND LOADING SYSTEM  
USING VIRTUAL SMART CARD

Attorney Docket No.: VISAP016

Examiner: Unassigned

Group: 2756.

**RECEIVED**  
DEC 11 2000  
Technology Center 2100**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Assistant Commissioner for Patents, Washington, DC 20231 on November 28, 2000.

Signed: \_\_\_\_\_

Agnes F. Spence

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §§1.56 AND 1.97(c)**Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP016).

Respectfully submitted,

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